Second National Bank Building
12 Office Street
Bel Air
private

        This 1900 Beaux Arts building is perhaps the best architect
designed building in Town. The work of Bel Air's favorite, George
Archer, the building shows both his skill and Bel Air's preference for
chaste design. The upward thrust of the massive central arch is
increased by the rusticated quoins and pilasters, but this soaring
thrust is firmly earthbound by the horizontals of the modillioned cornice
and the parapet. The reverse downward thrust of the windows and occuli
makes a firmly balanced facade, the most stylish in Bel Air and
reminiscent of some of the Ernest Flagg buildings under construction
at the Naval Academy in the same years.
        The building was built for the Second National Bank of Bel Air
which had its office at 30 Office Street at the time. In 1934 its
assets were sold to the newly established First National Bank of Bel Air
by Robert Archer, the receiver of the Second National Bank.
        In 1966 the bank acquired the building next door to the west from
Mrs. Charles Reed. This building had been built by David Wilson after
1881. The old building was remodeled by Gerard A. Baxter, a Bel Air
architect, and merged with the Beaux Arts building to make a happy and
coherent whole which preserves the pleasant human scale of the Courthouse
Square.

MARYLAND HISTORICAL TRUST

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

Second National Bank Building

AND/OR COMMON

First National Bank Building

2 LOCATION

STREET & NUMBER

12 Office Street   1st

CITY, TOWN   CONGRESSIONAL DISTRICT

Bel Air   ___ VICINITY OF

STATE   COUNTY

Maryland   Harford

3 CLASSIFICATION

CATEGORY	. OWNERSHIP	STATUS	PRESENT USE	
__DISTRICT	__PUBLIC	X OCCUPIED	__AGRICULTURE	__MUSEUM
X BUILDING(S)	X PRIVATE	__UNOCCUPIED	X COMMERCIAL	__PARK
__STRUCTURE	__BOTH	__WORK IN PROGRESS	__EDUCATIONAL	__PRIVATE RESIDENCE
__SITE	**PUBLIC ACQUISITION**	**ACCESSIBLE**	__ENTERTAINMENT	__RELIGIOUS
__OBJECT	__IN PROCESS	X YES: RESTRICTED	__GOVERNMENT	__SCIENTIFIC
	__BEING CONSIDERED	__YES: UNRESTRICTED	__INDUSTRIAL	__TRANSPORTATION
		__NO	__MILITARY	__OTHER:

4 OWNER OF PROPERTY

NAME

First National Bank of Maryland   Telephone #: 244-4000

STREET & NUMBER

25 S. Charles Street

CITY, TOWN   STATE , zip code

Baltimore   ___ VICINITY OF   Maryland 21201

5 LOCATION OF LEGAL DESCRIPTION

                                                    BANK   REED BLDG.
                                            Liber #: 234   717

COURTHOUSE,   Folio #: 402   233
REGISTRY OF DEEDS, ETC.   Harford County Court House

STREET & NUMBER

           Main Street

CITY, TOWN   STATE

           Bel Air   Maryland 21014

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

                                    __FEDERAL __STATE __COUNTY __LOCAL

DEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN   STATE

7 DESCRIPTION

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

The present First National Bank building is located on the north side of Office Street in the Town of Bel Air, Harford County, Maryland. It is composed of two buildings, to the east the former Second National Bank building and to the west the former Reed building. The buildings were merged in 1966 by Gerard A. Baxter, Inc., a firm of Bel Air architects.

The old bank building is a two story, flat-roofed, stone rubble building with a smooth stone facade in a restrained Beaux-Arts style reminiscent of some of the simpler Ernest Flagg buildings which were built at the same time at the Naval Academy. The facade is divided into three bays by the strong vertical lines of the rusticated quoins and two similar pilaster strips, all decorated at the top with cartouches. The center bay is entirely occupied by the two story entrance arch. The entry is recent, but the three windows in the top of the arch are original. The flanking bays each have a clean-set 1/1 double-hung window in the first story and a deeply-set oval bulls-eye window with a stone frame decorated with raised keystone shapes at the cardinal points in the second story. The vertical movement of the facade is balanced by the strong horizontals of an archi- trave and a dentil-banded cornice topped by a parapet with projecting panels over the quoins and pilaster strips. The building's east elevation shows signs of having been raised (see detail picture). About half-way up the northeast corner brick quoins begin and the quality of the stone work appears different. Perhaps the building was originally only 1-1/2 stories tall.

The Reed building, acquired by the bank in 1966, is a two story brick structure with a hipped roof. Originally the entrance was to the east and had long window lights and a three-paned transom. A similarly designed window was to the west. The second story windows were 1/1 double-hung, set in wooden frames. When Baxter incorporated the two buildings, he removed the entrance and window in the first story and replaced them with two pairs of double-hung 6/6 windows. The three second story windows became 6/6 and acquired louvered shutters. The corbelled accent strip between the first and second stories remains. The original inside end chimney in the west elevation was removed at the time of the renovation.

Along the western side where the two buildings are joined one may observe the sensitive marriage of these two desparate styles. Baxter chose to build a glass wall parallel to the west bank wall starting about half-way in the rear elevation of the Reed building. This added space is used as a hall and contains a staircase to the second stories of both buildings. He left the rough stone of the bank's west wall exposed, thus providing a pleasing contrast of textures - smooth glass, rough stone, and semi-smooth brick. To tie the Reed building to the bank in a visual way he had it painted a light beige color which resembles the stone of the larger building.

A series of alterations radically changed the interior space of both buildings. The banking room has had its ceiling dropped and has lost i† marble wainscot and the old counters. The Reed building was gutted upstairs and down and an entry was knocked in its east wall to provide

CONTINUE ON SEPARATE SHEET IF NECESSARY

8 SIGNIFICANCE

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
—PREHISTORIC	—ARCHEOLOGY-PREHISTORIC	—COMMUNITY PLANNING	—LANDSCAPE ARCHITECTURE	—RELIGION
—1400-1499	—ARCHEOLOGY-HISTORIC	—CONSERVATION	—LAW	—SCIENCE
—1500-1599	—AGRICULTURE	—ECONOMICS	—LITERATURE	—SCULPTURE
—1600-1699	—ARCHITECTURE	—EDUCATION	—MILITARY	—SOCIAL/HUMANITARIAN
—1700-1799	—ART	—ENGINEERING	—MUSIC	—THEATER
—1800-1899	XCOMMERCE	—EXPLORATION/SETTLEMENT	—PHILOSOPHY	—TRANSPORTATION
X 1900-	—COMMUNICATIONS	—INDUSTRY	—POLITICS/GOVERNMENT	—OTHER (SPECIFY)
		—INVENTION		

SPECIFIC DATES 1900   XXXXXXARCHITECT George Archer
Builder D. J. Shanahan

STATEMENT OF SIGNIFICANCE

Early in January 1900 the Second National Bank of Bel Air, then located at 30 Office Street, bought the property at 12 Office Street from Mrs. Lucie Bailey of Watertown, New York, one of the heirs of Elizabeth Jacobs. This lot was part of the land that passed from Thomas Hays to his daughter Pamelia and then to Elizabeth Jacobs and the children.
On the property was a two story frame structure which had been Lyle's Restaurant. This building was demolished and the present structure designed by George Archer, a Baltimore architect, was built by D. J. Shanahan, of Fallston, using stone from the Old Ring Factory. The Master Mason was George W. Longley. The bank moved in late in the year. During he Great Depression the property was sold by Robert H. Archer, receiver of the Second National Bank, to the newly organized First National Bank of Bel Air for $22,500. The First National Bank of Bel Air was merged with the First National Bank of Maryland, the present occupant.

The brick building to the West, the Reed Building, was built by David Wilson after 1881 when he bought the property in the sale of Thomas Hays' land in Jacobs vs. Jacobs. Charles Reed bought it in 1927 from the surviving executor of David Wilson and Mr. Reed's widow sold it to the First National Bank of Bel Air.

The bank building is one of the most sophisticated buildings in town and is in an excellent state of preservation. The property is also an excellent example of the successful blending of two disparate styles into one pleasing and coherent whole.

CONTINUE ON SEPARATE SHEET IF NECESSARY

HK-1462

9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

The Second National Bank Bldg. occupies parcel #824 and the Reed
Bldg. occupies parcel #825 in the Town of Bel Air.

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE   COUNTY

STATE   COUNTY

11 FORM PREPARED BY

NAME / TITLE

M. Larew   4 January 1979
ORGANIZATION   DATE

Town of Bel Air
STREET & NUMBER   TELEPHONE

39 Hickory Avenue   838-8700
CITY OR TOWN   STATE

Bel Air   Maryland 21014

PS- 1108

for circulation. Bank offices now occupy this building and the second story of the bank. With the exception of a few steps down from the banking room into the Reed building there is no interior indication that the buildings were ever separate and none that the interiors were not designed yesterday.

Outside along the west side a small landscaped green space separates the bank from its next door neighbor, the County Office Building at 18 Office Street.

The original bank building is an unusually suave design for Bel Air and the combination of the two buildings maintains the pleasant human scale of the structures around the court house.

TITLE
FIRST NATIONAL BANK BUILDING
SECOND NATIONAL BANK BUILDING

Owner: First National Bank of Maryland

first building:
1972 First National Bank of Maryland merged
with First National Bank of Bel Air
Banking House

234/402	22 May 1934 Robert H. Archer, receiver of Second National Bank (equity docket 1/48) to First National Bank of Bel Air $22,500, lot, bldg., fixtures
99/233	20 March 1900 Lucie B. Bailey & Shirley, husband, of Kennebec Maine to Second National Bank of Bel Air $1500 (Second National Bank had been at 30 Office St.)
94/278	27 September 1898 Georgie Jacobs et al to Lucie Bailey

This land comes from the estate of Thomas Hays.
It was devised to his daughter, Pamelia Hays, and,
failing her issue, to his daughter, Elizabeth
Jacobs. A court case (1876) forced the land to
sale for the benefit of Elizabeth and her children.
The grantors in 94/278, as well as the grantee, are
Elizabeth's children.

	second building:
717/233	15 July 1966 Annie L. W. Reed, widow to First National Bank, Harford County
242/277	13 October 1936 H. Elizabeth Esley, unmarried to Charles H. Reed & Annie, w.

242/276   same day Reeds to Esley –

203/475   4 August 1927
               Safe Deposit & Trust Co., of Baltimore (surviving
               executor of David J. Wilson)
                       to
               Charles H. Reed
               $6100

42/334   28 February 1881
               Stevenson Archer, Trustee in Jacobs vs. Jacobs
               (equity 36/33 1876)
                       to
               David Wilson
               the land was part of that left by Thomas Hays
               to his daughter Pamelia. Failing issue of
               Pamelia, the income was to pass to another
               daughter, Elizabeth Jacobs and her children.
               This suit was to force sale of the land and
               investment of the proceeds.

MARYLAND HISTORICAL TRUST
21 STATE CIRCLE
SHAW HOUSE
ANNAPOLIS, MARYLAND   21401

HISTORIC SITES SURVEY FIELD SHEET
Individual Structure Survey Form

SURVEY NUMBER: HA-1462	
NEGATIVE FILE NUMBER:	
UTM REFERENCES: Zone/Easting/Northing	
U.S.G.S. QUAD. MAP:	
PRESENT FORMAL NAME: First National Bank Bldg.	

COUNTY: Harford	ORIGINAL FORMAL NAME: Second National Bank Bldg.
TOWN: Bel Air	
LOCATION: 12 Office Street Bel Air, Md. 21014	PRESENT USE: Bank
	ORIGINAL USE: Bank
	ARCHITECT/XXXXXXXX George Archer (Bank Bldg.)
COMMON NAME: First National Bank Bldg.	XXXXXXX/CONTRACTOR: D. J. Shanahan (Bank Bldg.)
FUNCTIONAL TYPE: Commercial	
OWNER: First National Bank of Md. ADDRESS: 25 S. Charles St. Baltimore, Md. 21201	PHYSICAL CONDITION OF STRUCTURE: Excellent(X) Good( ) Fair( ) Poor: ( )
ACCESSIBILITY TO PUBLIC: Yes(X) No ( ) Restricted ( )	THEME: Architecture
	STYLE: Beaux-arts/Vernacular
LEVEL OF SIGNIFICANCE: Local(X) State ( ) National ( )	DATE BUILT: 1900/c. 1881

GENERAL DESCRIPTION: Bank Bldg = 1   Reed Bldg. = 2
    Structural System
    1. Foundation: Stone(1)Brick(2)Concrete( )Concrete Block( )
    2. Wall Structure
        A. Wood Frame: Post and Beam( )Balloon( )
        B. Wood Bearing Masonry: Brick(2)Stone(1)Concrete( )Concrete Block( )
        C. Iron( ) D. Steel( ) E. Other:
    3. Wall Covering: Clapboard( )Board and Batten( )Wood Shingle( )Shiplap( )
        Novelty( )Stucco( )Sheet Metal( )Aluminum( )Asphalt Shingle( )
        Brick Veneer( )Stone Veneer( )
        Bonding Pattern: Other:
    4. Roof Structure
        A. Truss: Wood( )Iron( )Steel( )Concrete( )
        B. Other:
    5. Roof Covering: Slate( )Wood Shingle( )Asphalt Shingle( )Sheet Metal( )
        Built Up( )Rolled( )Tile( )Other:
    6. Engineering Structure:
    7. Other:
Appendages: Porches( )Towers( )Cupolas( )Dormers( )Chimneys( )Sheds( )Ells( )
    Wings ( )Other:
Roof Style: Gable( )Hip(2)Shed( )Flat(1)Mansard( )Gambrel( )Jerkinhead( )
    Saw Tooth( )With Monitor( )With Bellcast( )With Parapet( )With False Front( )
    Other:
Number of Stories: 2
Number of Bays: 6   Entrance Location: Office St.
Approximate Dimensions: 55' x 64'

THREAT TO STRUCTURE: No Threat(X)Zoning( )Roads( ) Development( )Deterioration( ) Alteration ( )Other:	LOCAL ATTITUDES: Positive(X)Negative( ) Mixed( ) Other:

HA-1462

ADDITIONAL ARCHITECTURAL OR STRUCTURAL DESCRIPTION:

Interior completely remodeled c. 1966 at the time the Reed Bldg. was added to the Bank Bldg.

RELATED STRUCTURES: (Describe)

STATEMENT OF SIGNIFICANCE:

The Bank Building is an elegant and sophisticated structure. The combination with the Reed Bldg. was well done and is a good example of the successful blending of two styles into an attractive & coherent whole.

REFERENCES:

MAP: (Indicate North In Circle)
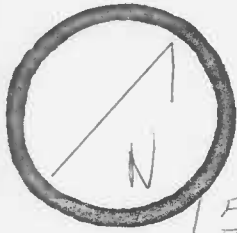
FNB Bldg. # 12

Office St.

Courthouse

Main St.

SURROUNDING ENVIRONMENT:
Open Lane( )Woodland( )Scattered Buildings( )
Moderately Built Up( )Densely Built Up( )
Residential( )Commercial(X)
Agricultural( )Industrial( )
Roadside Strip Development( )
Other:

M. Larew
RECORDED BY:
Town of Bel Air
ORGANIZATION:
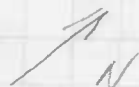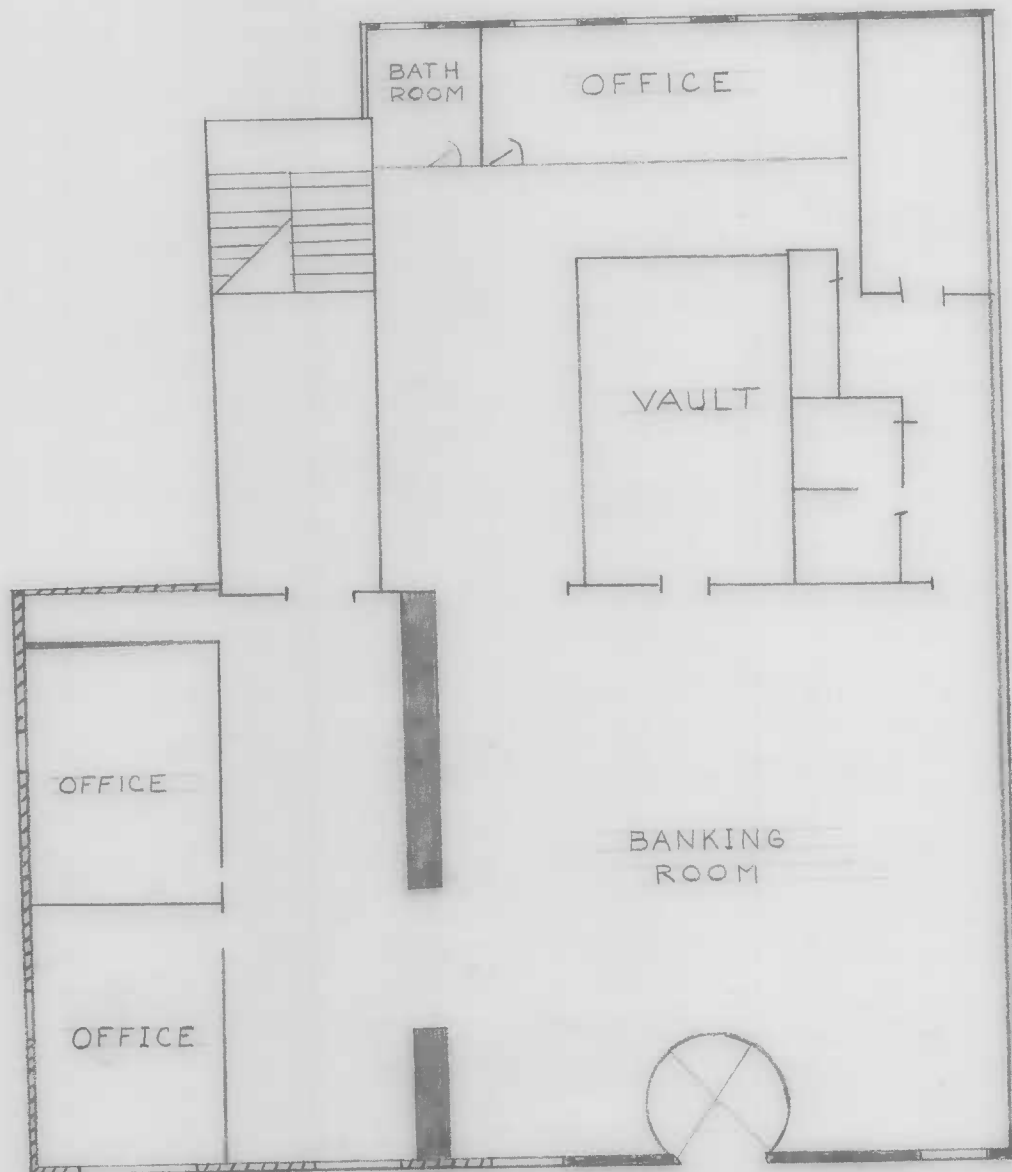16 October 1978
DATE RECORDED:

BATH ROOM

OFFICE

VAULT

OFFICE

OFFICE

BANKING ROOM
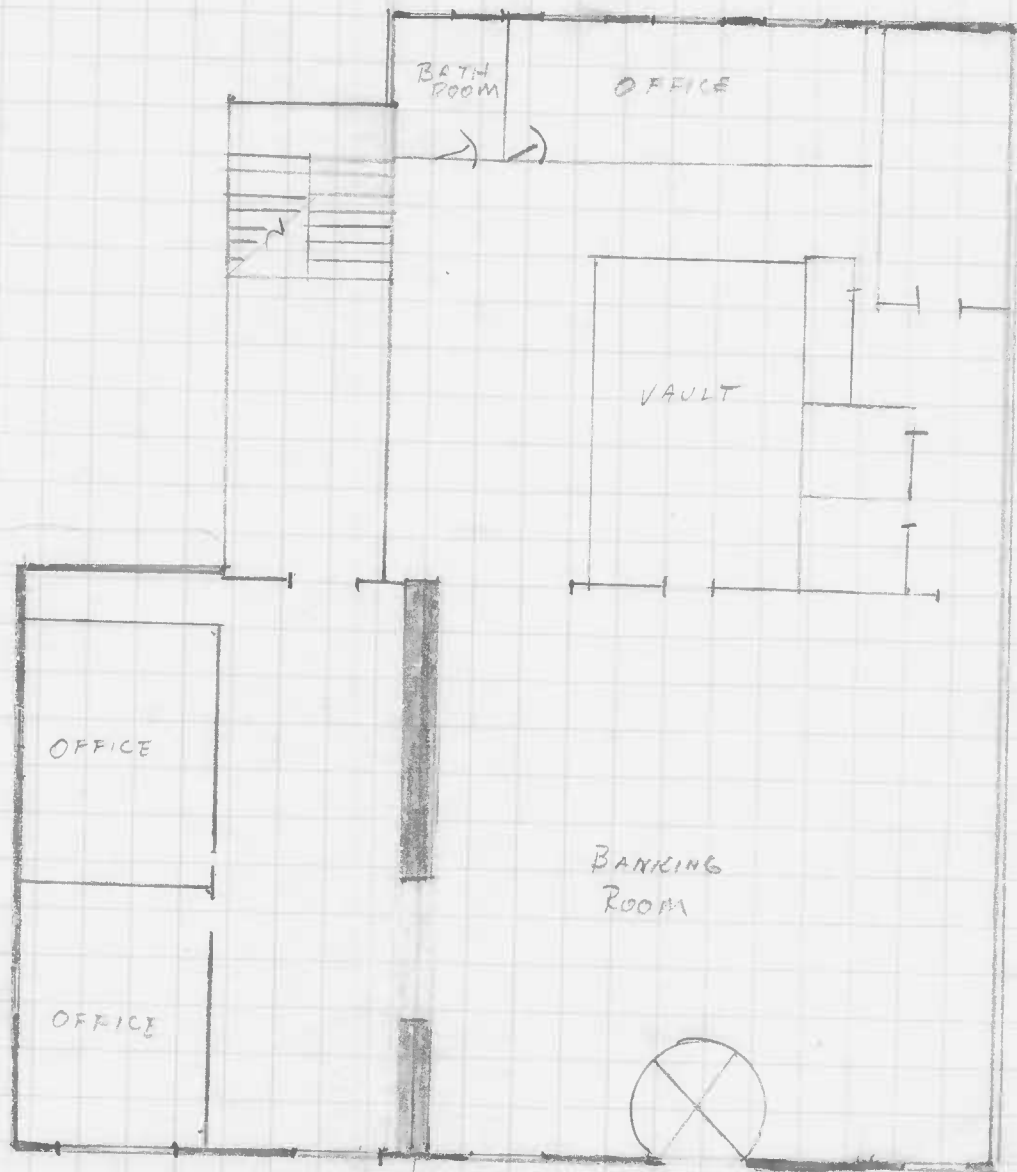
hatched

MARILYNN/LAREW

FIRST NATIONAL BANK
12 OFFICE ST
BEL AIR, MARYLAND

SCALE - 3" = 32'

N

HA-1462

BATH ROOM

OFFICE

VAULT

OFFICE

OFFICE

BANKING ROOM

THE TOWN OF
BEL AIR, MARYLAND

GRAPHIC SCALE - FEET

N

HERITAGE WOODS

WARWICK ROAD

TO HICKORY

MOORES MILL MANOR

WEST EAST
WEST
TO FOREST MILL

MOORES ROAD

MILL

HICKORY HILLS

CROCKER ST.
HARLAN ST.
FRANCIS AVE.
DANIEL CT.

VALE
STONELEIGH ST.
ROBINSON
ROLAND
OLD ORCHARD ST.
ROCK
RIDGEWOOD RD.
ST.

STONELEIGH
MALL
WENDELLWOOD DR.
HOWARD
CRESSY PKWY.
CRESSY RD.

WEBSTER

HARFORD WOODS

BROADWAY

WRIGHT ST.

HICKORY AVE.

HEMINGWAY DRIVE

NORTH
SOUTH

TO CHURCHVILLE

MAPLEVIEW DR.
DALLAM AVE.
LA ROSA ST.
FIRST ST.
ELLEN- DALE
ASH AL.
MAULSBY ST.
NICHOLS ST.
CEDAR
SPRING AVE.
BROADWAY ST.
FRANKLIN ST.

CHOICE ST.

McCORMICK
FULFORD
LEE
DUBLIN WAY
SHAMROCK RD.
LANGFORD RD.
SHAMROCK PL.
WAY
22

ROCKDALE ST.
GORDON ST.
WALLACE ST.
WILSON ST.
WILLIAMS
JOHN ST.
ALICEANNE ST.
LEE ST.

24

BOND ST.
PENNSYL ST.
OFFICE ST.
HICKORY AVE.
COURTLAND
CHURCHVILLE

JOHN CARROLL SCHOOL

HOWARD PARK
BROOKE
ATWOOD
THOMAS AL.
WESTERN AL.
REED ST.
KELLY ST.

MIDDLE ALY.
HAYS ST.
EASTERN AVE.
ARCHER ST.
GEORGE ST.
BEDFORD ALL.
PIKE

BAILEY ST.
SYCAMORE AVE.
POWELL ST.
BURKE ST.
EAST- ERN

MAITLAND
SHOW ST.
GILES ST.
EWING ST.

AVE.

SHAMROCK
LINWOOD CT.
LINWOOD
LINWOOD SMITH
FOXCROFT DR.
DORSEY RD.
IDLEWILD

HOMESTEAD
BEDFORD RD.
BRIARBROOK RD.
HOMESTEAD VILLAGE
BLVD.

HAWLEY CT.

BRADFORD VILLAGE

NORTH
SOUTH

MELROSE AVE.
MAIN ST.
HOMESTEAD ST.
IDLEWILD CT.

COUNTRY VILLAGE

HUNTER DR.

WOODBURY WAY

JACKSON

PEQUOT DR.

OVERBROOK DR.

PUBLIC SCHOOLS

EDGEHILL CT.
HOMEWOOD
VILLAGE CT.
FORGE LN.
MAC PHAIL

BREWSTER PL.
CT.

BOULTON

HARFORD MALL

BEL AIR PLAZA

BALTIMORE PIKE

TOLL GATE ROAD

TO BALTIMORE

WAKEFIELD MANOR

24

TO EDGEWOOD

WEST EAST
WEST

HA-1462

Second National Bank Bldg.
(First National Bank of Maryland)

REED BLDG., PART OF FIRST NATIONAL BANK BLDG.
12 OFFICE ST. BEL AIR

SOUTH & WEST ELEVATIONS
M LAREW, 1978
HA-1462

DETAIL of STONEWORK, NE CORNER
FIRST NATIONAL BANK TEX...
FLOR... ST
DEL A-2

M. ..., 1937
HA-1462

FIRST NATIONAL BANK BLDG., 2 OFFICE ST

BEL AIR

FRONT (SOUTH) ELEVATION

M. LAREW, 1977

HA-1462

FIRST NATIONAL B

HA-1462   Second National Bank Bldg   12 Office St
Bel Air

S elev
M. Larew, 1976

Second National Bank Bldg.
detail of stone work in east
elevation
M. Larew 1978
HA - 1462

First National Bank Bldg.
detail of glass wall joining rear of Reed Bldg
M. Larew 1978

HA - 1462

Second National Bank + Reed Bldg   looking North
(1st Nat'l Bank Bldg)
Office St.
9-10-78
M. Larew

HA-1462

Reed Bldg. as renovated 1966, s. + w. elevations

M. Larew, 1978

FIRST NAT

Second National Bank Bldg.
detail of stone work, windows &
Parapet
Photo: M. Larew 1978
HA - 1462

HA-1462

HA-1462

HA-1462

FIRST NATIO

First N

FIRST NATIONAL BANK BLDG, 12 OFFICE ST.
BEL AIR

DETAIL of CORNICE, PARAPET, PILASTER
Decoration + BULLSEYE WINDOW
M. LAREW, '78
HA-1462

HA-1462

Reed Building c. 1960
Office St.
Bel Air

HA - 1462